

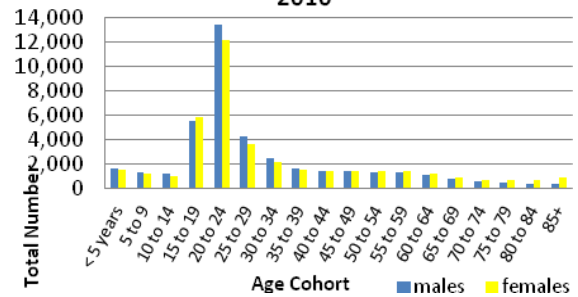
Demographic Report on the Population of Elders in The City of Bloomington, Indiana: A Preliminary Overview of Census Data 2000 to 2010

Part I: Population

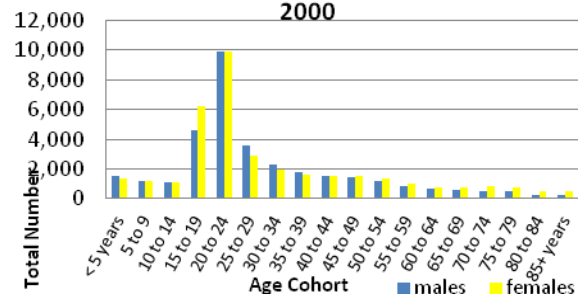
Population (Census)	Number	% of total
Total in 2010	80405	100%
Median Age 2010	23.3	N. A.
Males	23.1	N. A.
Females	23.4	N. A.
Ages 55-64 in 2010	5097	6.34%
Males	2382	2.96%
Females	2715	3.38%
Ages 65+ in 2010	6385	7.94%
Males	2539	3.16%
Females	3846	4.78%
Ages 85+ in 2010	1260	1.57%
Males	373	0.46%
Females	887	1.10%
Total in 2000	69291	100%
Median Age 2000	23.3	N. A.
Males	23.5	N. A.
Females	23.0	N. A.
Population 55-64 in 2000	3262	4.71%
Males	1506	2.17%
Females	1756	2.53%
Population 65+ in 2000	5456	7.87%
Males	2091	3.02%
Females	3365	4.86%
Population 85+ in 2000	728	1.05%
Males	212	0.31%
Females	516	0.74%
Growth in Total Population 2000-2010	16.04%	N. A.
Growth in population 55-64, 2000-2010	56.25%	N. A.
Males	58.17%	N. A.
Females	54.61%	N. A.
Growth in population 65+, 2000-2010	17.03%	N. A.
Males	21.43%	N. A.
Females	14.29%	N. A.
Growth in population 85+, 2000-2010	73.08%	N. A.
Males	75.94%	N. A.
Females	71.90%	N. A.

The population of seniors ages 65 years and older in Monroe County and the city of Bloomington grew considerably (26.85% and 17.03, respectively) during the decade from 2000 to 2010. This cohort of seniors accounts for 16.51% of the total population growth in the city and out-paced the rate of growth of the total population (16.04%). The population ages 55 to 64 in Bloomington grew by 63.34%, indicating that the proportion of seniors will continue to grow. The largest changes in Bloomington's population (ages 20-24) are due to increasing enrollment at Indiana University, but the composition of older cohorts in Bloomington are changing, too (See below).

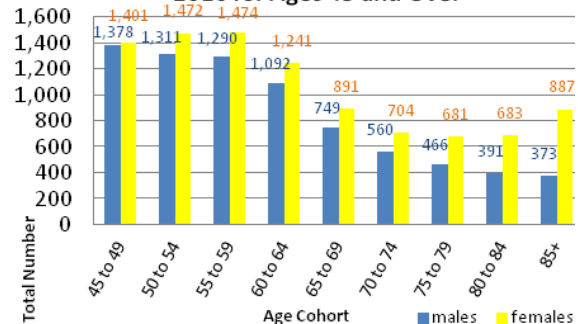
Bloomington's Age and Sex Distribution 2010



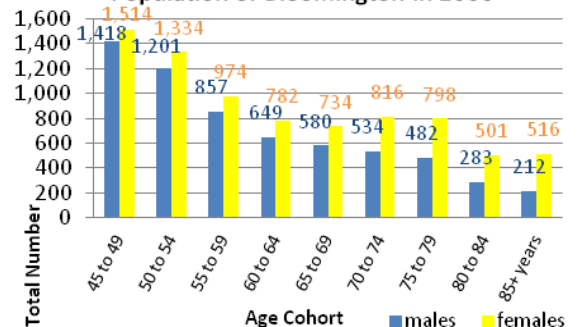
Bloomington Age and Sex Distribution 2000



Bloomington's Age and Sex Distribution 2010 for Ages 45 and Over



Age-Sex Diagram of the Older Population of Bloomington in 2000



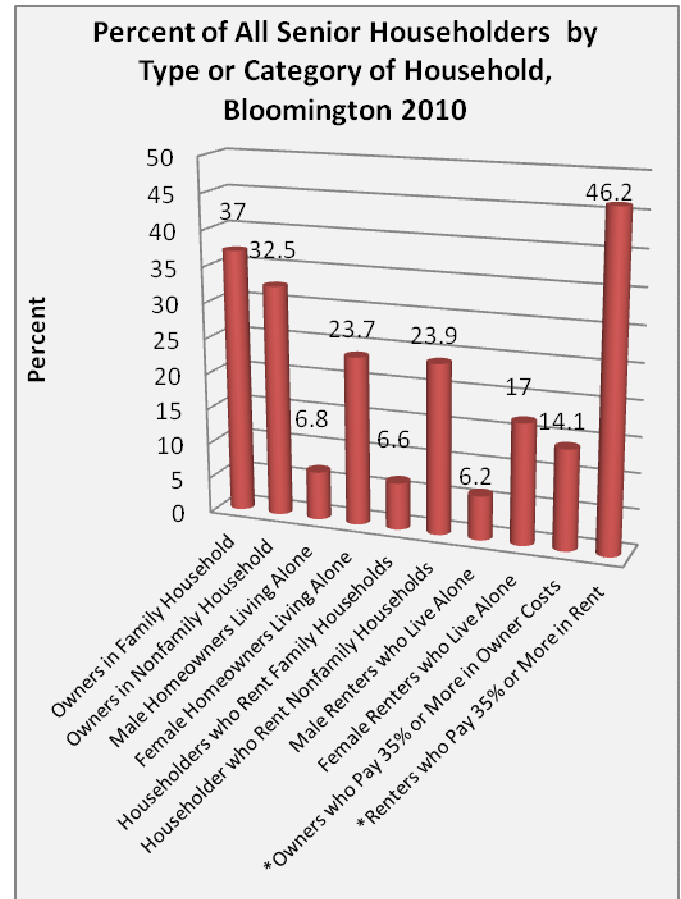
The proportion of females to males generally increases in older cohorts; however, during the decade from 2000 to 2010 the growth in the population of seniors in Bloomington was more pronounced among men, thereby following the national trend identified by 2010 Census Briefs toward a narrowing the gender gap in survival rates.

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Part II: Housing Status of Seniors in Bloomington

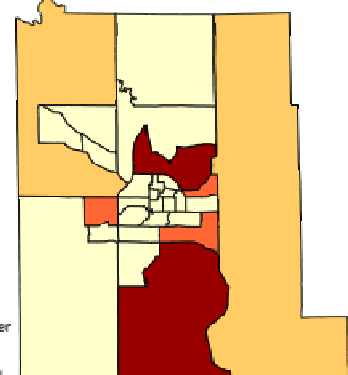
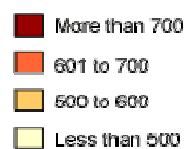
Household Make-up and Tenure, Census 2010	Total	% of Occupied Units
Occupied housing units	31,425	100%
Households with one or more 65+	4,694	14.9
Owner-occupied Housing Units	10,382	33.04%
Householders Ages 65+	4,392	13.98%
Population in Owner-occupied Housing Units	23,188	N. A.
Owner Occupied Family Households	6,543	20.82%
Householders 65+ who Own Family Household	1,623	5.16%
Owner-occupied Nonfamily Households	3,839	12.22%
Householder 65+ who Own Nonfamily Household	1,427	4.54%
65+ Males Homeowners Living Alone	299	0.95%
65+ Female Homeowners Living Alone	1,041	3.31%
Renter-occupied Housing Units	21,043	73.66%
Population in Renter-occupied Housing Units	42,548	N. A.
Family Households in Rented Housing	4,724	15.03%
Householders 65+ who Rent with Family Households	291	0.68%
Nonfamily Households in Rented Housing	16,319	51.93%
Householder 65+ who Rent Nonfamily Households	1,051	3.34%
65+ Male Renters who Live Alone	274	1.68%
65+ Female Renters who Live Alone	745	2.37%

Approximately 73.9% of householders ages 65 and over in Bloomington own their homes, which is a lower percentage than the corresponding rate across Indiana (82.1%). Of those who are homeowners, a slight majority of them (53.2%) live in family households. Of those who are renters, the opposite is true: a large majority live in non-family households (78.7%). Among those seniors who live in non-family households, the vast majority live alone (94.1%), whether they rent or own their homes and together they account for 53.7% of senior householders in Bloomington, higher than the corresponding figure across Indiana (45.3%).



*Note that Householders who live alone are a sub-category of nonfamily households. Categories marked with an asterisk are ACS estimates of the average from years 2006 to 2010.

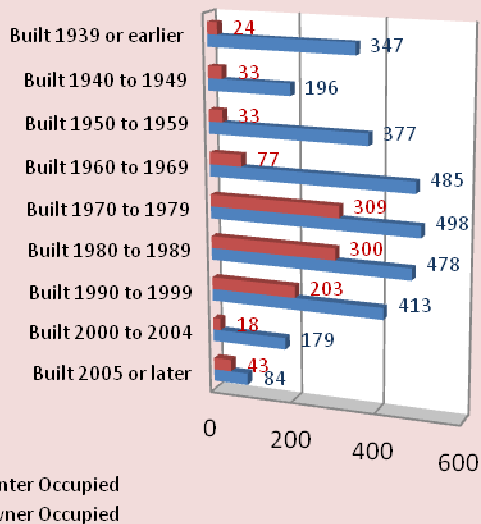
Individuals Over Age 65, 2000



Indiana Business Research Center
Kelley School of Business
Indiana University
Data source: U.S. Census Bureau

Demographic Report on the Population of Elders in The City of Bloomington, Indiana: A Preliminary Overview of Census Data 2000 to 2010

Average Estimate of the Number of Seniors Living in Housing of Different Ages in Bloomington during the Period from 2006 to 2010



*Interpret with caution due to small sample sizes. See table below for the margin of error of each estimate.

In general, a large percentage of seniors in Bloomington live in housing built between the years of 1950 and 1999 (67.7%). Among those seniors who are homeowners, 73.6% live in housing built during this time period. A relatively large percentage of senior homeowners live in housing built before 1940 (11.4%), although this is lower than the corresponding figure for the whole state of Indiana (20.0%). Senior renters in Bloomington are largely concentrated (78.1%) into housing built between 1970 and 1999. Very few senior renters live in new housing built after 1999 or before 1950.

Seniors Ages 65+ Living in Group Quarters in 2010

Census 2010	Both Sexes	Males	Females
Total	303	86	217
Institutionalized	263	71	192
Non-institutionalized	40	15	25

*Interpret with caution due to small sample sizes.

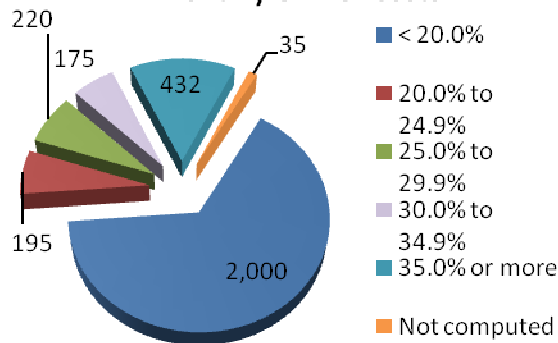
Tenure and Year Structure Built where Householders are Seniors, Ages 65+

(ACS 2010, 5-year estimates of averages 2006-2010)	Estimate	Margin of Error
Owner Occupied	3057	+/-262
Built 2005 or later	84	+/-49
Built 2000 to 2004	179	+/-73
Built 1990 to 1999	413	+/-111
Built 1980 to 1989	478	+/-113
Built 1970 to 1979	498	+/-119
Built 1960 to 1969	485	+/-115
Built 1950 to 1959	377	+/-101
Built 1940 to 1949	196	+/-80
Built 1939 or earlier	347	+/-89
Renter Occupied	1040	+/-175
Built 2005 or later	43	+/-41
Built 2000 to 2004	18	+/-21
Built 1990 to 1999	203	+/-68
Built 1980 to 1989	300	+/-102
Built 1970 to 1979	309	+/-105
Built 1960 to 1969	77	+/-50
Built 1950 to 1959	33	+/-30
Built 1940 to 1949	33	+/-40
Built 1939 or earlier	24	+/-27

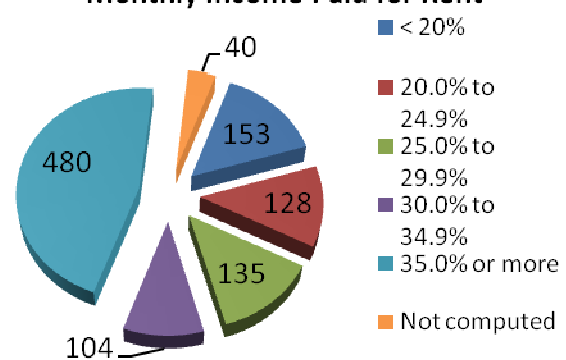
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Number of Senior Householders (Ages 65+) in Bloomington by Percentage of Income Paid in Monthly Owner Costs



Number of Senior Householders (Ages 65+) who Rent in Bloomington by Percentage of Monthly Income Paid for Rent



Number of Senior Householders by % of Income Paid in Monthly Owner Costs		ACS 2010 5-Year
% of Income	Total	Margin of Error
< 20.0%	2,000	+/-190
20.0% to 24.9%	195	+/-91
25.0% to 29.9% p	220	+/-75
30.0% to 34.9%	175	+/-73
35.0% or more	432	+/-170
Not computed	35	+/-38
Grand Total	3,057	+/-262

*Interpret with caution due to high margins of error and small sample size. Estimates represent annual averages from years 2006 to 2010.

Estimates indicate that over 14.1% of senior homeowners ages 65 and older in Bloomington pay 35% or more of their monthly income for their homes and almost 20% of them pay more than 30% of their incomes. These figures are lower than the corresponding figures for the whole state of Indiana (18.2% and 23.7%, respectively).

Number of Senior Householders by % of Income Paid Rent		ACS 2010 5-Year
% of Income	Total	Margin of Error
< 20.0%	153	+/-74
20.0% to 24.9%	128	+/-67
25.0% to 29.9% p	135	+/-73
30.0% to 34.9%	104	+/-80
35.0% or more	480	+/-141
Not computed	40	+/-31
Grand Total	1,040	+/-175

*Interpret with caution due to high margins of error and small sample size. Estimates represent annual averages from years 2006 to 2010.

In general, homeowners pay significantly lower proportions of their incomes in housing costs than do renters. While there are many more households ages 65 and older who own their home than rent in Bloomington, there is a larger number and a much higher percentage (46.1%) of senior renters who pay 35% or more of their monthly income in rent than there are senior homeowners who pay 35% or more of their income for monthly housing costs (14.1%).

Demographic Report on the Population of Elders in The City of Bloomington, Indiana: A Preliminary Overview of Census Data 2000 to 2010

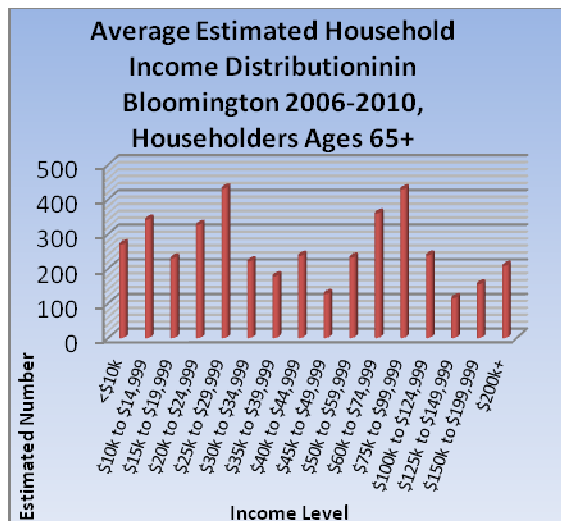
Part II: Economy, Labor, Income and the Population of Elders in Bloomington

Median *household* income in the past 12 months (est. of average 2006-2010) by Age Cohort (in 2010 inflation-adjusted dollars)

Cohort	Estimate	Margin of Error
Total Population	\$27,410	+/- \$1,427
Householder ages 15 to 25	\$8,860	+/- \$1,270
Householder ages 25 to 44	\$33,843	+/- \$2,554
Householder ages 45 to 64	\$47,446	+/- \$6,787
Householder ages 65+	\$40,947	+/- \$4,343

*Per capita income in Bloomington is \$18,145 +/- \$787 (ACS 2010 5-year data).

In Bloomington the estimated average median household income for senior householders ages 65 and over is \$ 40,947 for the period from 2006 to 2010, which is considerably higher than the estimated median for the city's total population (\$27,410) and the median for households with senior householders across Indiana (\$31,802). This relationship in Bloomington is contrary that of the whole of Indiana, where estimated household median income for households with senior householders is lower than the estimated median household income for the total population (\$47,697). Like the state of Indiana, however, a large percentage of households with senior householders in Bloomington are concentrated in the income categories from \$10,000 to \$34,999. Finally, 11.7% of households of senior householders in the city earn a household income greater than \$125,000, compared to only 3.7% in the state as a whole, despite the high rate of poverty in the city.



Estimated Average Household Income Distribution in Bloomington, Householders 65+	Estimate of Average, 2006-2010 (ACS)	Margin of Error
Householder 65+	4,097	+/-259
<\$10k	270	+/-109
\$10k to \$14,999	341	+/-115
\$15k to \$19,999	230	+/-87
\$20k to \$24,999	326	+/-121
\$25k to \$29,999	431	+/-154
\$30k to \$34,999	221	+/-67
\$35k to \$39,999	178	+/-84
\$40k to \$44,999	237	+/-94
\$45k to \$49,999	127	+/-63
\$50k to \$59,999	232	+/-96
\$60k to \$74,999	359	+/-98
\$75k to \$99,999	429	+/-121
\$100k to \$124,999	238	+/-101
\$125k to \$149,999	115	+/-63
\$150k to \$199,999	155	+/-66
\$200k+	208	+/-72

*Note that income categories are larger for higher income groups. For margins of error in each income group, see table below.

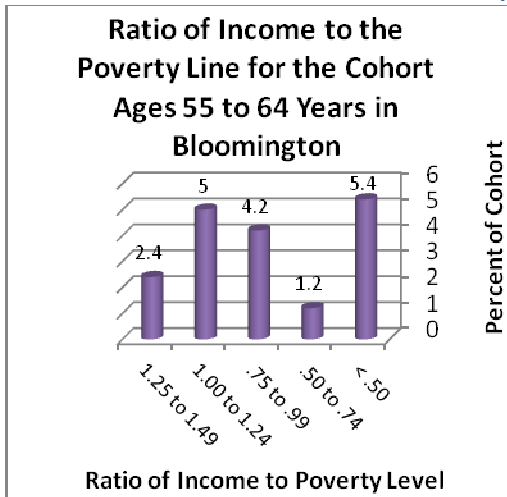
Labor Force Participation and Employment by Age, ACS Average Estimates from 2006-2010

	Total	Margin of Error
Population 55-64	4435	(+/-) 325
55-64 in Labor Force	68.2%	(+/-) 4.4%
55-64 Employed	66.4%	(+/-) 4.4%
55-64 Unemployed	2.6%	(+/-) 2.0%
Population 65-74	2974	(+/-) 38
65-74 in Labor Force	22.9%	(+/-) 4.9%
65-74 Employed	22.2%	(+/-) 4.8%
65-74 Unemployed	3.4%	(+/-) 3.8%
Pop 75+	3149	(+/-) 271
75+ in Labor Force	5.5%	(+/-) 2.0%
75+ Employed	5.3%	(+/-) 2.1%
75+ Unemployed	4.0%	(+/-) 7.2%

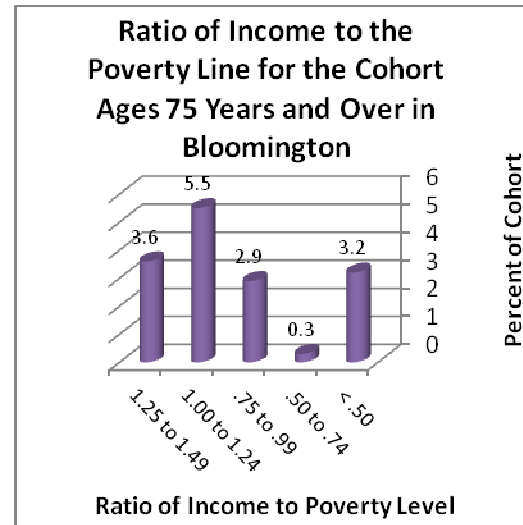
*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding.

In general, unemployment rates are rather low among seniors, largely because they are less inclined than younger workers to register as unemployed. In Bloomington unemployment among workers ages 55 to 64 years (2.6%) workers ages 65 to 74 (3.4%) and workers ages 75 and over (4.0%) is lower than among the same cohorts across the state of Indiana as a whole (5.5%, 4.7% and 4.1%, respectively).

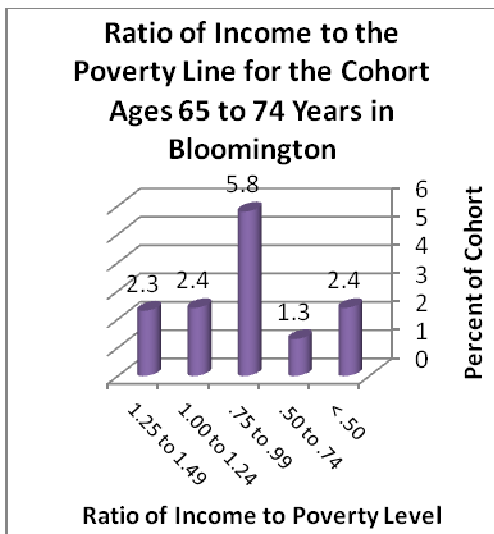
Demographic Report on the Population of Elders in The City of Bloomington, Indiana: A Preliminary Overview of Census Data 2000 to 2010



*See table for details 18.2



*See table for details. 15.4



*See table for details. 14.2

Estimates indicate that in Bloomington there is a larger percentage of the cohort ages 55 to 64 (10.8%) that lives below the poverty line than there is of seniors, ages 65 and over, who live below the poverty line (8.0%). There are also a larger percentage of the population 55 to 64 years old (18.2%) who live under 150% of the poverty line than there are seniors who do (14.9%), although this relationship is reversed for the state of Indiana as a whole (see Indiana's Demographic Report on the Older Population).

Ratio of Income to Poverty Level by Age Cohort (ACS Average Estimates from 2006 to 2010)			
ACS 2010 5-year estimates	Estimate	Margin of Error	% of Cohort (est.)
55 to 64 years:	4,433	+/-325	100%
Under .50	241	+/-104	5.4%
.50 to .74	52	+/-35	1.2%
.75 to .99	188	+/-67	4.2%
1.00 to 1.24	225	+/-89	5.1%
1.25 to 1.49	109	+/-81	2.4%
65 to 74 years:	2,956	+/-241	100%
Under .50	71	+/-58	2.4%
.50 to .74	39	+/-37	1.3%
.75 to .99	172	+/-94	5.8%
1.00 to 1.24	71	+/-43	2.4%
1.25 to 1.49	68	+/-42	2.3%
75 years and over:	2,978	+/-266	100%
Under .50	95	+/-64	3.2%
.50 to .74	10	+/-16	0.3%
.75 to .99	88	+/-64	3.0%
1.00 to 1.24	163	+/-97	5.5%
1.25 to 1.49	106	+/-64	3.6%

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding. Poverty rates refer to the previous 12 months.

Demographic Report on the Population of Elders in The City of Bloomington, Indiana: A Preliminary Overview of Census Data 2000 to 2010

Poverty Status in past 12 months by Age, ACS Average Estimates from 2006-2010

	Estimate	Margin of Error	% of Cohort / Sex within Cohort
Population (All Ages) for whom Poverty Status is Determined	64,518 (Total)	+/-1,326	100%
Population (Ages 65+) for whom Poverty Status is Determined	5,934	+/-300	100%
Income below Poverty:	25,024	+/-1,530	38.8%
Males	13,342	+/-875	53.3%
Females	11,682	+/-981	37.3%
55 to 64	481	N. A.	10.9%
Males	307	+/-94	13.7%
Females	174	+/-96	7.9%
65 to 74	282	N. A.	9.5%
Males	154	+/-70	13.5%
Females	128	+/-72	10.4%
75+	193	N. A.	6.5%
Males	83	+/-62	7.2%
Females	110	+/-50	6.0%.
65+	475	+/-127	8.0%
Males	237	N. A.	9.7%
Females	238	N. A.	6.8%

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding. Poverty rates refer to estimated averages from 2006 to 2010.

Estimates indicate that the poverty rate among seniors in Bloomington, which was 7.59% in the year 2000, increased slightly to an average 8.0% between 2006 and 2010, however, the poverty rate among the total population, which was 29.9% in the year 2000, increased considerably to 38.8% in the same period. The growth in poverty rate among the general population, however, is partly attributable to the increase in the student population. While the poverty rate for seniors in Bloomington is nearly equal to the rate across Indiana (7.7%), the rate for the total population of the city is much higher than the rate across the state (13.5%), despite the high levels of education achieved by much of the city's population.

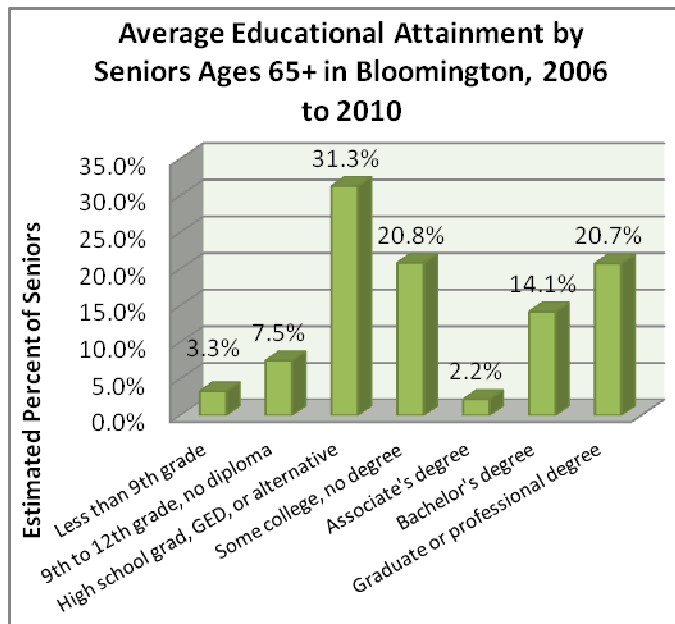
Selected Income Sources (ACS 2006-2010)	Est. of Ave. of Total	Est. MoE	%	% MoE
With Social Security	5,092	+/-324	17.5%	+/-1.1
Mean Social Security income (\$)	16,230	+/-725	(X)	(X)
With retirement income	3,333	+/-338	11.5%	+/-1.2
Mean retirement income (\$)	29,621	+/-5,388	(X)	(X)
With Supplemental Security Income	675	+/-153	2.3%	+/-0.5
Mean Supplemental Security Income (\$)	8,549	+/-988	(X)	(X)

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding.

The mean Social Security Income in Bloomington (\$16,230) is slightly higher, and the percentage of people receiving Social Security Income (17.5%) are lower than the corresponding figures across Indiana (\$16,146 and 28.1%, respectively). The mean retirement income in Bloomington (\$29,621) is higher and the percentage of seniors who receive retirement income (17.5%) is lower than the corresponding figures for the state (\$16,462, 18.4%, respectively).

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Part IV: Social Indicators

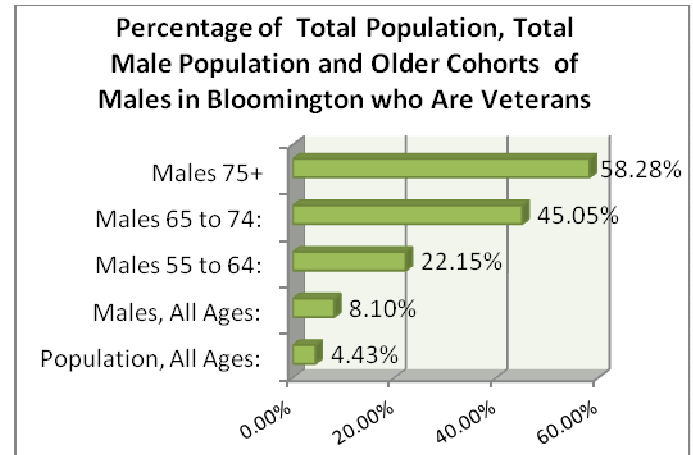


Estimates indicate that only average of 10.8% of seniors in Bloomington of have less than a high school education, a much lower percentage than the corresponding figure across Indiana (23.9%). Approximately 31.3% of seniors in Bloomington have a high school education as compared to 46.9% of seniors across the state, but the difference is due to the fact that so many have a higher education in the city. Approximately 57.8% of seniors in Bloomington have studied beyond high school, as compared to only 29.2% of seniors throughout Indiana.

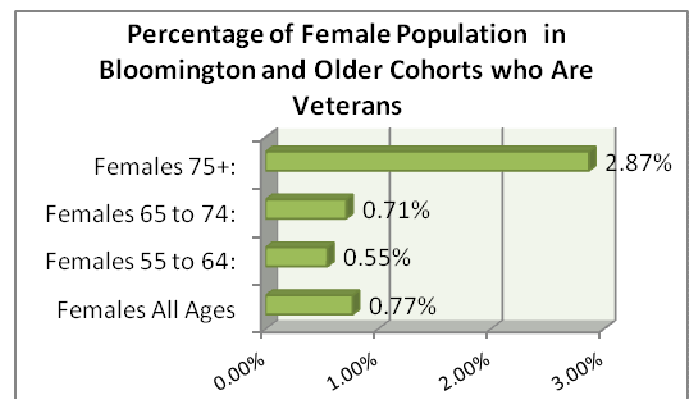
Average Educational Attainment by Seniors Ages 65+ in Indiana, ACS Estimates 2006 to 2010

Cohort	Estimated Total	Margin of Error	Estimated Percentage
65 years and over:	3,633	+/-237	100.0%
Less than 9th grade	120	+/-64	3.3%
9th to 12th grade, no diploma	272	+/-108	7.5%
High school grad, GED, or alternative	1,137	+/-186	31.3%
Some college, no degree	757	+/-144	20.8%
Associate's degree	80	+/-44	2.2%
Bachelor's degree	514	+/-124	14.1%
Graduate or professional degree	753	+/-160	20.7%

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding.



Males of older cohorts generally have higher percentages who are military veterans than do males of younger cohorts. The percentages of men in each of the cohort, except for ages 65 to 74 in Bloomington who are veterans are lower than the corresponding percentages in the same cohorts across the Indiana, but the distribution of veterans between cohorts is similar. The percentage of females 75 years and older who are veterans is higher than the corresponding percentage across Indiana, but is lower in Bloomington in all other cohorts.



Total Number and Percentage of Total Population and Older Cohorts who are Veterans, ACS 2006-2010

	Estimate	Margin of Error	% of Cohort/Sex
Population	3,084	+/-376	4.43%
Males, All Ages	2,816	+/-337	8.10%
Males 55 to 64	495	+/-122	22.15%
Males 65 to 74	583	+/-119	45.05%
Males 75+	697	+/-134	58.28%
Females All Age	268	+/-100	0.77%
Females 55 to 64	12	+/-18	0.55%
Females 65 to 74	12	+/-18	0.71%
Females 75+	56	+/-54	2.87%

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GRANDPARENTS				
ACS 2010 5-Year Estimates	Estimate	Est MoE	Percent	Percent MoE
Number of grandparents living with own grandchildren under 18 years	444	+/- 178	444	(X)
Responsible for grandchildren	226	+/- 116	50.90%	+/-19.6
Years responsible for grandchildren				
Less than 1 year	37	+/- 38	8.30%	+/-8.7
1 or 2 years	52	+/- 56	11.70%	+/-12.0
3 or 4 years	50	+/- 61	11.30%	+/-13.6
5 or more years	87	+/- 71	19.60%	+/-15.7
Females responsible for own grandchildren	194	+/- 108	85.80%	+/-11.9
Who are married	44	+/- 43	19.50%	+/-18.2

This information is provided by the *Center on Aging and Community* at the Indiana Institute on Disability and Community. For downloadable formats, visit the link at: <http://www.agingindiana.org>, or contact: Philip B. Stafford, Ph.D. at 812-855-2163, staffor@indiana.edu

All data was assembled by Frank Marshalek (fmarshal@indiana.edu) from Census 2010 and 2000 Summary Files 1 and 2 and/or the US Census Bureau 2010 American Community Survey (ACS) 5-year and 3-year data, which represents estimates of the averages over the specified period. ACS data is tabulated annually, but continuously accumulated and averaged over 5 year periods to increase sample sizes.

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding.